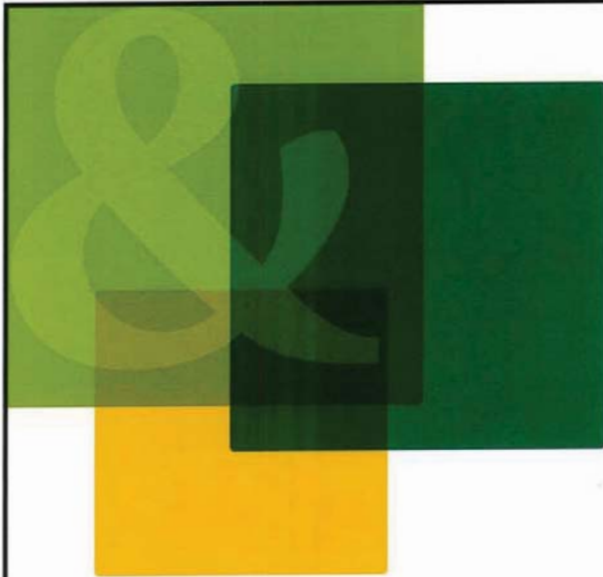


EXHIBIT 17

CONFIDENTIAL



Amy
Valerie
Eric Paul
Tom Pierce
Chris
Virginia
Kathy

M&T Bank & Wilmington Trust 401(K) Mapping Options

 **M&T Investment Group**
Understanding what's important®

MTB-ERISA-00002626

Assumptions for Mapping

where is
perf. being
measured?

- Map like fund to like fund
 - passive to passive, active to active
 - category to category
- Maintain WT and MTB funds where
 - significant assets
 - likely to be surviving fund in future merger with MTB offering
- Map non-proprietary funds to non-proprietary funds
- Avoid option proliferation

Criteria -
eval for
prop fund in
place of
external option

performance
review of
fund?

* if surv is a prop. fund that pays higher fees there must be a justification

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